

## DANIEL GAT

Written by Haley Freeman

“Every client is an opportunity.” This affirming spirit has contributed to Daniel Gat’s success as a mortgage Loan Consultant for more than a decade.

In 2005, Daniel answered a post for a position as a Loan Consultant’s assistant. “They wanted somebody with much more knowledge and experience than I had. I applied anyway knowing I am a fast learner. When I didn’t hear back, I wrote a long letter asking for a chance to prove myself. I got an interview and landed the job. As it turns out, Scott Engel gave me the opportunity of a lifetime.”

Daniel’s tenacity and talent for managing details helped him advance quickly from assistant to Loan Consultant. He soon became a top producing in-house lender to Coldwell Banker Real Estate agents in two Santa Monica offices. These many years later, he is still working with Scott Engel, now branch manager at Finance of America Mortgage in Westlake Village, to deliver products, pricing and service that are unparalleled in the industry.

“I have worked with Scott over my entire career, and I trust him completely to help me deliver on what I promise to clients. Speed is something the

industry is asking for, and being at Finance of America Mortgage gives us the ability to deliver fast closings with a 21-day turnaround. We also have great pricing and the capacity to be flexible and compete if someone says they’ve found a better deal.”



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## OWNING OPPORTUNITY

If this were a game of baseball, Daniel would be batting 1,000. That’s because of the 1,100-plus loans he has closed in his career, he has never had a single pre-approval denied in underwriting. Realtors® refer their homebuyers to Daniel with absolute confidence, knowing he will get them to closing seamlessly and on time. “I don’t just have a phone conversation and pull credit. I do a full pre-approval with all documentation an underwriter would review. I know underwriting guidelines, and I never overpromise and underdeliver. If a client doesn’t qualify, I help create solutions and a strategy rather than turn somebody away. I understand that agents want to know they will be paid for the time they’ve invested in a client and not have their reputation damaged by referring the wrong Loan Consultant. I want to make them look great and help them grow their business.”

The proof is that 100 percent of Daniel’s business is referred. One agent affirmed: “Daniel Gat is a true professional and a Loan Consultant you want working with you. I send all of my clients to him because he simply gets the job done no matter the challenge. His ability to find solutions and his dedication to the process is unmatched. He is one of the best problem solvers I’ve come across in the business, and I cannot stress enough on how many times his abilities have saved deals and ensured successful closings. In addition, he always makes himself available to answer questions and strives for open communication. It’s refreshing and reassuring to have someone care so much about ensuring there is a clear understanding throughout the process. Daniel’s thoughtfulness and thoroughness is made clear in the service he provides.”

In keeping with his belief that every client is an opportunity, Daniel makes communication his number one objective. Clients rarely wait more than

a few minutes for a response to a call or email. “Why would anyone talk to another bank if I’m there picking up my phone right away? I give people thorough responses. I don’t just tell them things; I want them to understand the details. I also like to put what I say in writing so they can refer to it again later.”

A client expressed her appreciation for Daniel’s attentive professionalism: “I was referred to Daniel by my Realtor® and could not be more pleased with his professionalism, courtesy and assistance every single step of the way. Daniel is genuine and industrious, and I will continue to recommend his services to all future homeowners. He answered every single question I had, and I had many, and his explanations were thorough, unbiased and so incredibly helpful for a first time homeowner such as myself.”

A first generation American whose parents immigrated to the United States and built successful careers, Daniel has special appreciation for what it means to be born in the land of opportunity, where taking risks can lead to great things. He says, “I love what I do. I get tremendous satisfaction from helping people achieve the American Dream.”

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